

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RICHARD J ZAPOROWSKI

Debtor(s)

Case No. 09-39217

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/20/2009.
- 2) The plan was confirmed on 02/16/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/22/2010.
- 5) The case was completed on 10/21/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$19,100.00.
- 10) Amount of unsecured claims discharged without payment: \$45,657.93.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$45,000.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$45,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,962.19
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,962.19

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CACH LLC	Unsecured	1,680.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,633.00	1,681.58	1,681.58	933.05	0.00
CASTLE BANK	Unsecured	29,578.00	NA	NA	0.00	0.00
CERTEGY PAYMENT RECOVERY INC	Unsecured	197.44	NA	NA	0.00	0.00
CITIBANK	Unsecured	1,165.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CONTROL	Unsecured	237.70	NA	NA	0.00	0.00
FIRST FINANCIAL PORTFOLIO MGMT	Unsecured	857.35	824.87	824.87	457.69	0.00
FRIEDMAN & WEXLER	Unsecured	550.00	NA	NA	0.00	0.00
HARVARD COLLECTION SERVICE	Unsecured	744.03	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	NA	796.90	796.90	796.90	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	267.81	267.81	148.60	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	142.77	142.77	79.22	0.00
INTERNAL REVENUE SERVICE	Priority	300.00	229.44	229.44	229.44	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,680.69	1,680.69	1,680.69	932.56	0.00
MATRIX BUSINESS TECHNOLOGIES	Unsecured	277.20	NA	NA	0.00	0.00
MCHENRY COUNTY TREASURER	Secured	0.00	0.00	0.00	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	2,680.00	2,680.24	2,680.24	1,487.17	0.00
POMPS TIRE SERVICE	Unsecured	192.70	207.70	207.70	115.25	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	13,865.00	13,865.30	13,865.30	7,693.38	0.00
PREMIUM ASSET RECOVERY	Unsecured	NA	188.50	188.50	104.59	0.00
SECURITY CHECK	Unsecured	287.14	NA	NA	0.00	0.00
US BANK NATIONAL ASSOCIATION	Secured	9,580.63	9,580.63	9,580.63	9,580.63	0.00
US BANK NATIONAL ASSOCIATION	Secured	0.00	0.00	0.00	0.00	0.00
WELLS FARGO FINANCIAL ACCEPTA	Secured	14,275.00	14,275.00	14,275.00	14,275.00	1,517.21
WELLS FARGO FINANCIAL ACCEPTA	Unsecured	NA	3,040.59	3,040.59	1,687.12	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$9,580.63	\$9,580.63	\$0.00
Debt Secured by Vehicle	\$14,275.00	\$14,275.00	\$1,517.21
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$23,855.63	\$23,855.63	\$1,517.21
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,026.34	\$1,026.34	\$0.00
TOTAL PRIORITY:	\$1,026.34	\$1,026.34	\$0.00
GENERAL UNSECURED PAYMENTS:	\$24,580.05	\$13,638.63	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,962.19</u>	
Disbursements to Creditors	<u>\$40,037.81</u>	
TOTAL DISBURSEMENTS :		<u>\$45,000.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/12/2015

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.